

June 8, 2012

PUBLIC NOTICE # 2012-23

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-4549	0313	AEGIS SECURITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	SELF STORAGE LEASED PREMISES INSURANCE	
12-4523	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	RDI-PUBLIC OFFICIALS & MGMT. LIAB.	0
12-4525	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	RESOURCE DELIVERY INS. - GENERAL LIAB.	0
12-4530	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS RESOURCE DELIVERY INS.	0
12-4534	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	RESOURCE DELIVERY INS. CRIME	0
12-4560	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	FIRE	NEW PROGRAM	RESOURCE DELIVERY	0
12-4612	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-4564	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-4611	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-4565	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-4615	0124	AMERISURE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-4516	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	MOTOR CLUB GROUP	
12-4524	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	APRS RETAINED LIMIT	
12-4533	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-14.52
12-4616	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS MGMT. LIAB.	0
12-4627	4698	ASPEN AMERICAN INSURANCE COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	RENTAL DWELLING	
12-4520	3416	AXIS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	HOLE-IN-ONE	0
12-4521	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	RULE CHANGE	BEAZLEY USA CRIME INSURANCE	

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12-4642	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE		5.6
12-4643	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN		
12-4517	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0
12-4608	3239	DARWIN NATIONAL ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-4515	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	EXPLORER UNIVERSAL	
12-4606	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	BANKERS FOR FINANCIAL INSTITUTIONS	0
12-4573	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-10.29
12-4577	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-10.28
12-4613	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-4568	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	RENTERS	
12-4539	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-4542	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	INDUSTRIAL-COMMERCIAL-EDUCATIONAL	
12-4540	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-4543	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	INDUSTRIAL-COMMERCIAL-EDUCATIONAL	
12-4541	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-4544	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	FORMS	INDUSTRIAL-COMMERCIAL-EDUCATIONAL	
12-4575	0098	GREAT DIVIDE INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB. - DOCTOR OF CHIROPRACTIC	
12-4514	0091	HARTFORD CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	6.9

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12-4599	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE HARTFORD CYBERCHOICE	0
12-4579	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NOT-FOR-PROFIT MGMT. LIAB.-EPL	
12-4580	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE CO. MGMT. LIAB.-EPLI	
12-4581	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NOT-FOR-PROFIT MGMT. LIAB.-EMPLOYED LAW	
12-4582	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NOT-FOR PROFIT MGMT. D&O	
12-4584	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE MGMT. LIAB. D&O	
12-4601	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE COMPANY MANAGEMENT LIAB. - LAWYERS	
12-4604	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	MANAGEMENT LIABILITY - FIDUCIARY	
12-4605	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	MANAGEMENT LIABILITY - FIDUCIARY	
12-4535	0785	MARKEL AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	AUTOMOBILIA	0
12-4547	4715	mitsui sumitomo insurance company of america	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-2.4
12-4548	4715	mitsui sumitomo insurance usa inc.	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-2.4
12-4527	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 5 - US TRANSPORTATION	14.7
12-4583	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-4614	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-4589	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	0
12-4591	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	0
12-4644	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	

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12-4629	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	RULE CHANGE	RAISIN RECONDITIONING	0
12-4623	4051	OCEAN HARBOR CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	GROUP PLAN/TOWBUSTER AUTO CLUB	
12-4624	4051	OCEAN HARBOR CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8B - GROUP PLAN/TOWBUSTER AUTO CLUB	0.35
12-4628	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	RATE	NONE	-0.15
12-4519	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AIRCRAFT	BOTH RATE AND FORM	GENERAL AVIATION	0
12-4550	0796	QBE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	PREFERRED ASSET COVERAGE	
12-4632	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	DEALER OPERATIONS PROGRAM	30
12-4636	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	DEALER OPERATIONS	-14.5
12-4625	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-9.4
12-4576	0748	STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TECHSERVE	
12-4587	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	KIDNAP AND RANSOM	0
12-4635	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
12-4532	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - HISCOX SPECIFIED PROF. E&O	
12-4607	0866	STRATFORD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NTA TOWING	0
12-4609	0866	STRATFORD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NTA TOWING	0
12-4518	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	INSTITUTIONS FIDUCIARY LIABILITY	36.2
12-4561	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MASTER PAC EXPRESS	0
12-4537	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP - MASTER PAC	0

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12-4545	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-4538	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP - MASTER PAC	0
12-4546	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-4600	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE HARTFORD CYBERCHOICE	0
12-4570	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	RENTERS	
12-4645	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-4574	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL PACKAGE PRODUCT	0
12-4597	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL PACKAGE PRODUCT	0
12-4598	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	GENERAL PACKAGE PRODUCT	0
12-4571	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	RENTERS	
12-4572	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	RENTERS	
12-4559		WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	RENTERS EARTHQUAKE	0
12-4562		WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	RENTERS	0
12-4592	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	0
12-4566	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-4567	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
88 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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